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ABSTRACT

This document contains both a trainers' guide and a participants' book for a one-day workshop on coping with unemployment. The workshop is planned to enable participants to withstand a period of joblessness with a minimum of personal stress. It includes information about specific unemployment-related problems, methods of stress management, supportive behavior, resources, and retraining. The trainers' manual first introduces the problems of unemployed workers, describes the scope of the training and the objectives of the workshop, and suggests training methods. This section is followed by seven modules covering the following topics: introduction and overview, unemployment problems/solutions, unemployment and stress, case studies, identifying problems and solutions, the unemployment plan, and a wrap-up to the program. Each module consists of a purpose, learning objectives, materials needed, suggested time allowance, and a training outline. The participants' book provides information to help unemployed persons and their families to cope during the unemployment period. It shows how to get help and benefits for which unemployed persons may be eligible. Following an introduction on unemployment stress, the participants' book contains seven modules covering these topics: maintaining economic stability, health care, good nutrition, homes, social ties, and morale; and unemployment and alcohol. (YC)

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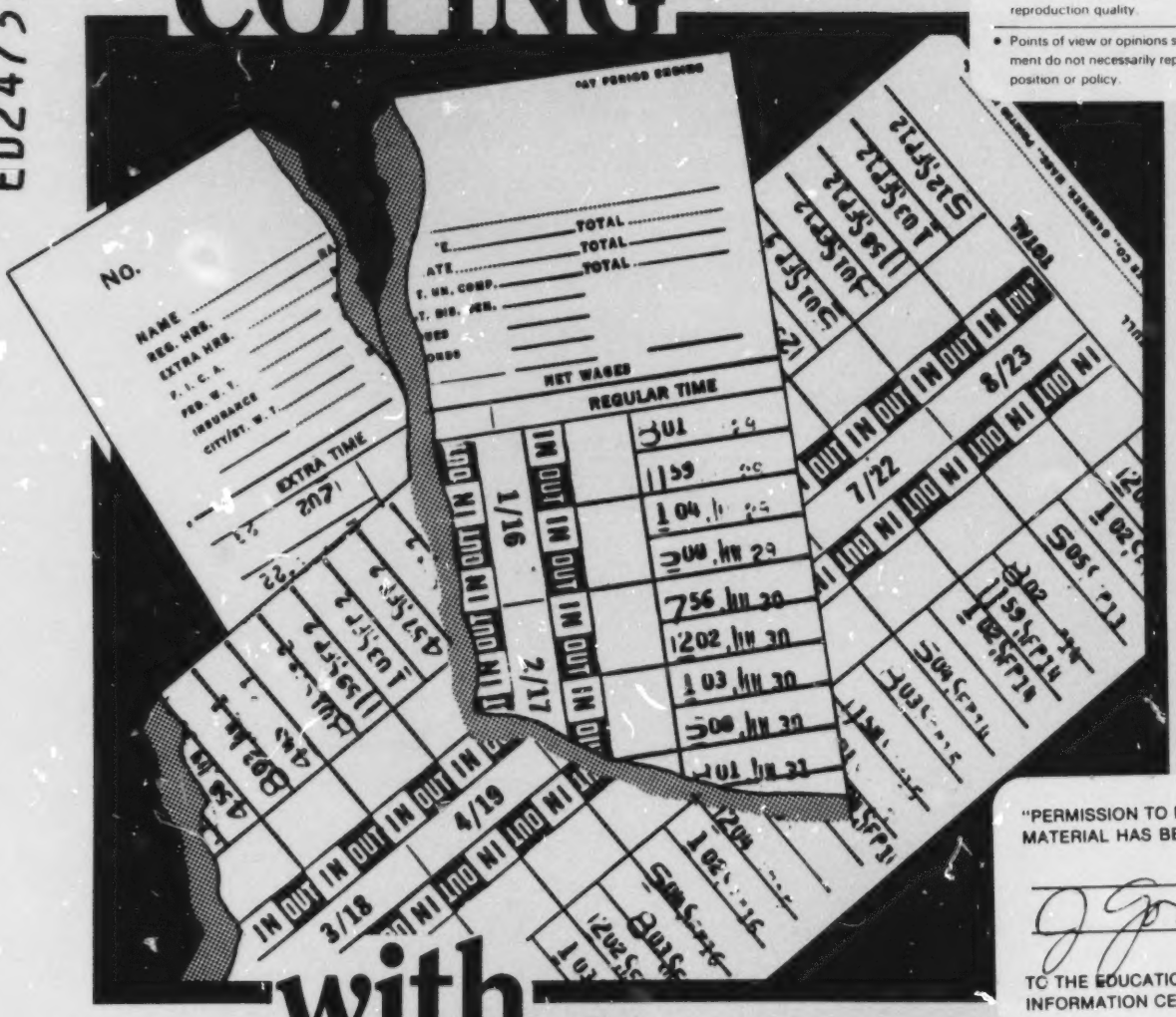

with Unemployment

TRAINER'S MANUAL

Resources/Planning/Using Your Networks

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Industrial Development Division • Institute of Science and Technology
The University of Michigan • Prevention and Demonstration Projects Division
Michigan Department of Mental Health

COPING WITH UNEMPLOYMENT

I. The Trainers' Guide
II. The Participants' Book

Jeanne P. Gordus
Industrial Development Division
Institute of Science and Technology
The University of Michigan

May 1984

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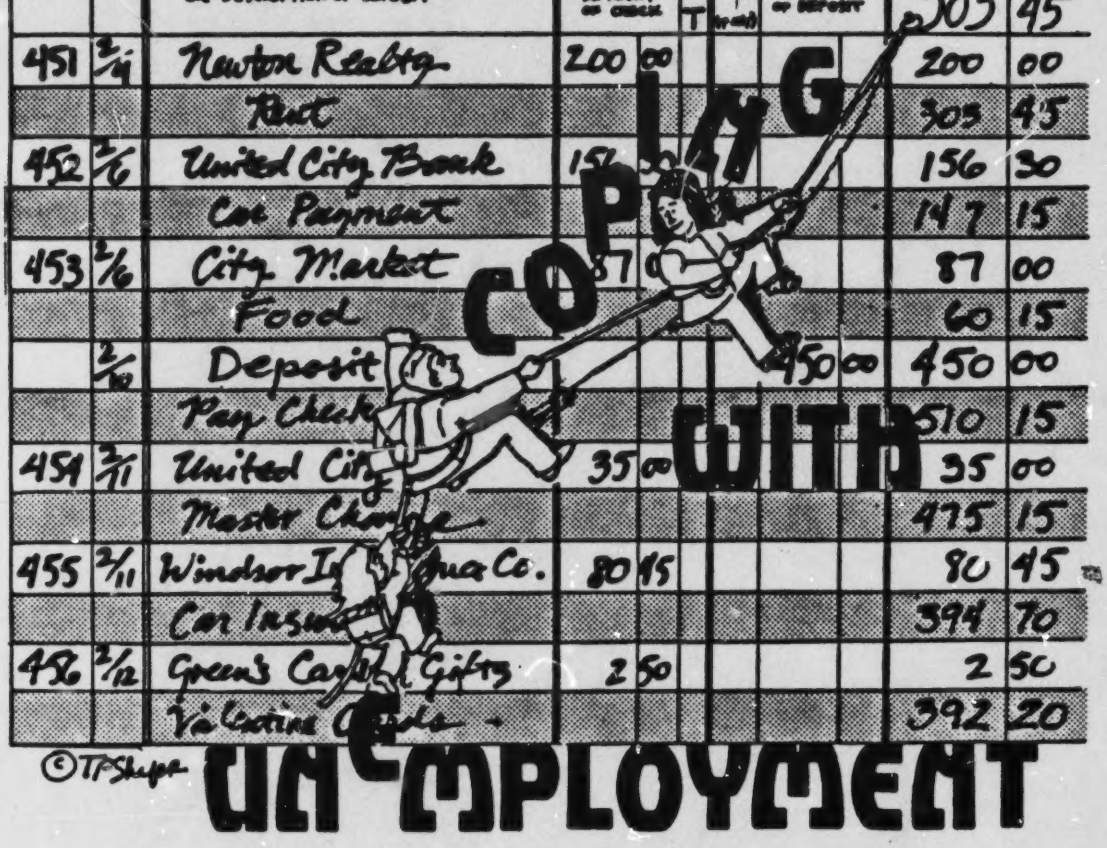

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INTRODUCTION

The objective of training sessions for which the manual, "Coping with Unemployment: Resources, Planning and Using Your Networks," was written is to enable participants to withstand a period of joblessness with a minimum of personal stress. In order to reach that objective, this training is designed to

a) inform participants about specific unemployment-related problems
b) to model and practice methods of stress management
c) to model and practice supportive behavior
d) to acquaint participants with resources
e) to refer participants to resources
f) to encourage participants to use such resources as retraining programs.

Scope of the Training

This training is designed to be delivered in one training day, although time requirements will vary as the nature of the group participation varies.

The training is appropriate for people who have already been laidoff or for those who are going to be laidoff. It works for a group where everyone is leaving the same employer or where individuals from many different workplaces meet at the session for the first time. Mixed groups for example, some unemployed, some expecting layoff, others fearing it, and some who just wish to help the unemployed,

can participate in (and receive full benefits from) a single session.

Training Objectives

1. To provide information about the personal/social consequences of unemployment.
2. To provide an opportunity for those previously unemployed to discuss what did and did not work for them during previous episodes.
3. To provide an opportunity for all participants to share their current problems/coping strategies/feelings.
4. To provide participants an opportunity to identify problems they are having or expect, to prioritize them, and to share them with others and/or the trainer.
5. To develop for each participant a list of priority things to do to minimize unemployment problems with a timeline.
6. To provide participants information about and access to resources and resource people in person or through referrals, e.g. UI, community mental health, schooling, mortgage and utility assistance, legal aid, health care assistance.
7. To develop personal plans for participants which involve referrals, schooling, access to support group or some other isolation-reducing activity.

Every group differs in this type of training, except for one thing. Every group manages to exhaust the trainers. It is a very wearing and not particularly pleasant day. If

it works well, a good deal of very painful material is handled. A great deal of hostility is aroused and some of it is directed toward the trainer for lack of any other focus. The capacity of the trainer to listen respectfully and to answer constructively while 'giving permission' for expressing anger is important. This is, after all, a protected environment in which people should be able to say they feel bad to people who are having the same experience. When the hostility has been expressed and discussed, the participant(s) who expressed it should feel that s/he has made a positive contribution to the day's program because that is true. It is important for trainers to understand that.

Some participants will need the day just to get accustomed to the idea of unemployment and to probe it like a sore tooth. Others will be more advanced and will not be denying it, at least not on some levels, and will have serious personal/social/financial problems to discuss. They should be reassured that information will be forthcoming at the end of the day. People with serious problems may find that leaving the session to talk with someone about an issue right then will be the best course. It will probably also help the group as a whole if most of the other participants are at other points in the unemployment process.

It is important to hand out a little questionnaire to assess their expectations, to tell them what types of things to expect, and to get an idea of what they would most like

to get out of the session. Suggested forms for the questionnaire are in Appendix I.

There are important points which must be emphasized in each session.

1. Unemployment is painful and painful feelings are normal.

2. Sometimes becoming unemployed is a relief: that's all right so long as the relief does not lead to lethargy.

3. Unemployment is striking more and more people of very different types. People who have never been jobless do not know how to cope.

4. There are certain skills which help us through work, unemployment, job search, and just about everything else. They are skills in assessing resources, making decisions, solving problems, planning, implementing plans, following up, and evaluating. People who learn to do this with unemployment will find out that other problems can be attacked the same way. People who learn to cope now, who learn what are good coping styles, and how to adopt them, and what are bad coping styles and how to avoid them, will have that when other problems strike. Those who learn to ask for assistance, feedback, help, and support first when they are unemployed will find these communication capacities to be helpful later too.

5. This episode of unemployment should have one positive outcome for everyone in the session. It should make people aware that a JOB IS NEVER REALLY SECURE. BUT A JOB IS NOT A WHOLE CAREER. A CAREER IS SOMETHING YOU PLANNED - AND SOMETIMES THERE IS A TEMPORARY SETBACK.

6. Therefore, a proactive approach to one's career should begin right now with good planning and management of this career interruption. In fact, a career well-developed might actually require people to become unemployed to make the career change best suited to those skills.

7. Unemployment is still unpleasant and trying, particularly if it is unplanned. It can be hazardous to one's health. BUT IT NEED NOT BE HARMFUL TO MORALE, HEALTH, OR SOCIAL FUNCTIONING, IF IT IS HANDLED LIKE ANY PROBLEM, CAREFULLY AND SYSTEMATICALLY.

8. Even if participants don't end up in a career change, unemployment, well-handled so that it is an experience from which one can learn, can be an opportunity for growth, change, and vigilance.

9. Finally, anyone who has learned to cope with unemployment, knowing about how and when it hurts, and what helps, will be less afraid in the future, because those who have understood and withstood this problem know they can handle it again and can be free of fear.

Training Methods

Training methods will include little lecturing. Panels of those who have weathered unemployment will be used. Some small group work is absolutely essential so that participants can begin to talk freely with each other. Guided discussion is also helpful. Question/Answer sessions are an important format.

Module I. Introduction and Overview

Purpose: To open the session and to begin trust-building.

Learning Objectives: Attendees will introduce themselves and engage in some self-disclosure. Attendees will complete a short needs assessment form.

Hints: Trainer should try to make eye contact with each arriving attendee.

Materials: Needs Assessment Forms (Appendix)
Chalk Board
Flip Chart
Pencils
Coffee/Tea
Name Tags
Table Tents

Time: 20-40 minutes

Training Outline:
1. Trainer self-introduction
2. Brief Explanation of Training
3. Needs Assessment Completed
4. Tags/Tents Completed
5. Attendee Introductions

Training Contents/Instructions

1. It is suggested that the trainers open the session by standing at the door or at the front of the room to be able to greet each participant who arrives. If at all possible, the trainer(s) should make eye contact with each participant who arrives and thank each one for coming in a casual, friendly manner. As participants come in, brief questionnaires can be handed out. Participants should be invited to fill coffee cups (if possible, there should be coffee or tea) and to complete the forms while the group waits for everyone to arrive. When it seems that most people have arrived, the session should begin with the

trainer(s)' introduction of themselves. A brief statement about why the session is being held, who is the sponsor(s), and a VERY BRIEF MENTION of some highlights, e.g., information about services, unemployment insurance, SUB, placement, and retraining opportunities is appropriate. During this introduction, forms can be collected and the last arrivals can complete theirs.

2. Depending upon the sense the trainer has of the group, a round-robin of self-introductions can take place. A good ice-breaker is simply each person's name, where they worked, what they did, and what they wanted to be when they were 12 years old. Five minutes should be set aside and participants should be asked to introduce themselves to the persons on either side, in front and in back, to write the name of their neighbor to the right on the table tent provided with the marker provided. During this time, the trainer(s) can skim through the forms to see what expectations were brought to the session.

Module II. Unemployment Problems/Solution

Purpose: To inform participants there are different types of unemployment and that while unemployment is caused by others, responsibility for solutions are borne by the unemployed.

To demonstrate that people can function well or badly during unemployment.

To demonstrate that good functioning can be learned.

To demonstrate that attendees can learn from each other and support each other.

To present the different types of unemployment, the causes, and the prospects for each type in terms of availability of jobs and probable timing for getting those jobs.

To point out the difference between cyclical and structural unemployment, particularly in terms of who is most responsible for the outcome--the system or the individual.

To shift attribution of blame for joblessness from participants to the system.

To shift attribution of responsibility for reemployment from the system to participants.

Hints: Some background material is given here to help the trainer, but the one-page chart is the major module plan. The names and descriptions of each type of unemployment (with some appropriate detail added, relevant to participants) should be given. Participants should respond to questions, helping the trainer to fill in the blanks. Emphasis can be placed upon the only situation in which the worker is to "blame": quits or fires. Some elaboration, depending on the group, could be appropriate. It is possible that anger may surface and that the discussion could deteriorate into a gripe session. This can be channeled by noting that this is a problem and since the solution is usually (right or wrong) left to workers, we had better move on. Do not duck controversy.

Learning Objectives: Participants should, after hearing the description of each type, respond to the trainer as the trainer asks the last four questions for each type, "Who's to blame?" "Who will fix the problem?" "Are there jobs out there?" and "When?"

Participants should be able to specify which type of unemployment they are experiencing.

Participants should be able to see that there is a great difference between appropriate behavior for the worker who is structurally unemployed and that for the worker who is cyclically unemployed.

Materials: Completed needs assessment forms
Chalk/Chalk board.

Time: From 30-60 minutes

Training Outline: Begin with "Types of Unemployment" short chalk talk.
Then move to discussion section which is described below.

The trainer(s) should ask participants who have said they would share past experience to decide whether they'd like to come as a formal panel or speak from their own places. The trainers should go first and then facilitate the rest of the discussion. Ask them to chat together for a few minutes to determine the order they would like to use. Ask them to talk about the worst things about their past unemployment and the best things. Ask them also to discuss what they did last time that really worked and helped, and what they would avoid. Finally, ask one more participant to write on a flip chart. Every time a really helpful hint is mentioned, this should be written down.

THE 3 TYPES OF UNEMPLOYMENT

UNEMPLOYMENT TYPE	DESCRIPTION	WHO'S AT FAULT	WHO IS GOING TO SOLVE	JOBS?	JOBS WHEN?
1. Frictional	Quits, firings. Natural efficient unemployment. People out of work only because employers and job seekers haven't found each other.	You are. (You left your job)	You are.	Yes	Now
2. Cyclical	Temporary layoffs due to market fluctuation, seasonal unemployment. Little job search engaged in.	They are. (Your job left you temporarily)	They are (eventually)	Not now	Eventually will come back
3. Structural	Permanent layoffs due to permanent market decline, foreign competition, plant closings. Used to refer to disadvantaged youth and minority unemployment or "hard core unemployed." Jobs do not exist in sufficient quantity in local labor market for people with these skills or skill level.	They are. (Your job left you permanently)	???????	No.	Never for most.

At this point, it is good to focus on people who have never been unemployed or on indefinite layoff before. As the panel concludes, ask them to select things that

a) were good ideas and should be written down;

b) were important to avoid. These should be written down too; and

c) surprised them.

Conclude this session by asking participants to get into trios and to compile a list of the things which they worry about most with unemployment. From the individual lists, each trio should come up with a list of five worries. The trainer should record these on the board, and note that the group will check back to see how many can be attacked in the course of the day. Do one final round-robin, asking people if they found that talking and listening was helpful. Point out that this can be done less formally. Now is the time to take a break, reminding people to check with the resource people or to pick up materials, and to reconvene for a brief wrap-up about unemployment and stress.

Module III. Unemployment and Stress

Purpose: To inform participants of typical stress-related outcomes of unemployment.

To inform participants that such stress can be managed for most people with some 'vigilant coping.'

Learning Objectives: Participants should be able to identify what potentially stressful events can result from unemployment.

Participants should be able to identify those stresses which can be managed easily, and how that can be done.

Materials: Manual
Stress Charts
Unemployment Stress Graph

Time: 30-45 minutes

Training Outline. A brief description of what stress is, what it can do, and how we can identify it rapidly should begin this module. A brief description of how unemployment-related stress can surface (grieving vs. resource-base cycle) should follow. The handout will illustrate how this can work. This should be followed by a discussion of the stress chart, as it is handed out, with a note that knowing what can happen is the first ingredient in a plan to avoid or minimize a problem. Great emphasis should be placed on problem-solving and planning as a way to impose stability on a changing situation. Then participants should be encouraged to talk about how they avoid stress. Unhealthy patterns should be firmly identified and assessed with respect, while healthy ones (exercise, communication, taking personal time, having special fun) should be reinforced. It

should be mentioned how easy it is to move from normal stress to heavy stress. Then, advice to seek someone to talk with, first a friend or neighbor or even, if it's serious, a professional, is the intelligent preventive thing to do.

Module IV. Case Studies

Purpose: To illustrate the decision process that takes place in the lection of career alternatives.

To clarify the different issues that are a part of selecting an alternative.

Learning Objective: Participants will demonstrate through discussion their ability to assess the case situations, extract the key facts, and identify what they consider to be the best course of action.

Participants should be able to explain the reasons for their choice over others presented.

Hints: Encourage participants to select the best course of action. They may say "more than one applies" or "none of these fit." Encourage them to select one for the sake of discussion.

Then, in the group discussion asked them "why don't you think the choices fit?" or "which two did you want to combine?"

Materials: Newsprint, markers, and exercise in the workbook.

Time: 60 minutes.

Training Outline

1. Distribute or, locate the exercise in the workbook. Read the instructions aloud. Ask someone to repeat the directions. Make sure people understand that they should write one action down (just the number) with the reason they made that selection in each case.
2. While people are reading, make a chart on the newsprint as follows:

	ACTION			
	#1	#2	#3	#4
Case #1				
Case #2				
Case #3				

3. When everyone has completed the exercise, ask for a tally-no discussion-just a tally. Put the total number of participants who selected each action next to the appropriate case.
4. Start the discussion by asking someone to share the reasons he/she made the selection he/she did for Case #1. Listen in the discussion for the following key questions:

Case #1.

The displacement is just a rumor, but is that sometimes enough? She has a good idea of what kind of new equipment they will get--can she run it?
Isn't sure about bumping rights.

Can she afford to wait and see if the other jobs pay less?
Will it be too late for retraining if she waits for displacement? What information do we need that is not provided in the case?

Case #2.

What happened to the welder's job?
What kind of places do you suppose would be "everywhere in town"?
Is it a surprise that people aren't hiring where he is looking?
How realistic is retraining if the benefits are gone?
What are the relocation options and conflicts i.e., spouse's job or living apart?
Can his welding skills be marketed in a way he many not have considered as a full-time job? Do we need any other information?

Case #3.

In this case, what does "wait and see" mean?
Why would this person even consider taking "best job now?" and returning from the layoff?
Is it likely that the assembly job will be permanent this time?
How do you decide, if you know the job is only back for a while, what to do?
What is the difference between the instability of the assembly job and the instability that comes with any job?
What other information do we need that is not provided in the case?

5. In conclusion, point out that there is no right or wrong alternative action in these situations. The selection should be made by weighing all the information available to the person, including personal and economic considerations. The key is to get all the information that you can and to consider the alternatives thoughtfully.
6. Deal with any questions that people may have before moving on.

ALTERNATIVE ACTIONS

1. Retrain: To select a program of classroom or self-instructed material to update current skills or develop new skills.

2. Best Job Now: Look for any job for which you are currently qualified. Spend time submitting applications, talking to acquaintances, and reading want ads.

3. Wait and see: Do not actively search for another job.

4. Relocate: Move, either temporarily or permanently, to another location.

CASE #1

You heard a rumor around the office that your department is going to get new equipment. That is no surprise. Other company locations, similar to yours, have gone to new equipment and some people have been put on layoff. Since you are in the middle of the seniority list, you might be able to bump into another job classification, but you aren't sure and don't really like any of the other jobs that you think are a possibility. They also pay substantially less. If you had to take one of those, your income would be reduced drastically. In the location where the layoffs occurred, only minimal time was given to employees who lost their jobs because of initial uncertainty about the new equipment and workload.

While you have thought about opening an adult foster care home, you have never seriously looked into the idea. You do have some work experience in a nursing home.

ACTION AND REASONS

CASE #2

You are a welder who for 11 years worked at a family-owned shop in a small community. You were laid off one year ago when the shop lost two major orders from factories that moved out of town. During the past few months you have been looking everywhere in town for a full-time welding job, but nobody is hiring. You no longer have any benefits and, although your spouse works, are finding it increasingly hard to make ends meet. The hardest part is that you grow gloomier and gloomier as the time wears on. To help out and to keep busy, you have been welding farm equipment for your neighbors.

ACTION AND REASONS

CASE #3

In January 1983, you had nine years of seniority in your job as an assemblyperson at International Harvester. Shortly thereafter you were indefinitely put on layoff. You had been at the plant since you graduated from college with a degree in pre-elementary education. During the last nine years you have made good money and have had a lot of time to pursue other interests. You have taken classes toward your MSW and have done volunteer counseling at the Drug Abuse Center. Since the layoff you have been going to school full-time and getting additional experience at the Center. Your supervisor there has hinted that there may be a job for you there soon. You are five classes from finishing your degree (Masters in Social Work), and with an MSW you would be qualified for a number of low-paying counseling-agency types of jobs. You are about out of benefits and have a number of living expenses. You have thought about looking for a full-time job.

Today you were notified that you are to report to work on Monday.

ACTION AND REASONS

Module V. Identifying Problems and Solutions

Purpose: To demonstrate that there are economic and non-economic problems with unemployment.

To show that resources can be used to solve problems.

Learning Objectives: Attendees should be able to list the major problems they expect to face.

Attendees should be able to list resources for each problem.

Hints: If some hostility remains, people may say only a job will solve my problem. Generally other attendees will chime in and say, "this is what to do until a job comes along." However, such a remark is a fine opportunity to recruit people to other programs about which information has been given.

Materials: Paper/pencil
Newsprint/flipcharts
Board with worry list still intact.

Time: 45-60 minutes

Training Outline: Begin with problems and move on to resources. Resource people can actually be available at this point for brief discussions. Materials should be readily available.

Break a group of 30 into 5 groups with one person charged with writing down problems. Ask that each list contain at least 10 problems.

When the groups have finished, leave them together and then ask them to report out. The trainer should then list the problems on the newsprint/flipchart. The whole group should then look over the completed list to see if anything is missing.

Then, each group should have some problems assigned to them, an equal number to each group. Then the groups should be

asked to "brainstorm" resources to use to make a start on each problem. For example, losing medical insurance as a problem might have as a resource local Hill-Burton hospitals, local clinics which are helpful, or information from the union.

As groups brainstorm, the trainers should act as roving consultants, stopping to suggest resources and answer questions. After the brainstorming is complete, the trainer should then go through the problems (one per sheet of newsprint or page of flipchart) and list resources.

As each is finished, everyone should review it and make any suggestions necessary for completeness. When that is done, attendees can help by putting newsprint on the walls with masking tape. This is an excellent recruitment opportunity for post-layoff programs.

After this module is complete, a short break is in order.

Module VI. <u>The Unemployment Plan</u>

Purpose: For each participants to develop a "to do" list, related to problems identified and resources mentioned.

Learning Objectives: Each attendee should have completed a list with timelines.

Hints: Trainer should be available to help individual attendees to prioritize problems and solutions.

Materials: Form for unemployment plan
Pencils
Chalk/Chalk Board

Time: 45-60 minutes

Training Outline: This session is dedicated to individual efforts. However, each attendee should have a partner, and after completing he/she own plan, should exchange plans with a partner to check whether anything is missing. Partners should retain the plans and the trainer should ask for volunteers to outline plans on the board. With the permission of the partner, the reviewing partner can present the plan while the trainer or another attendees writes it down. At this time, it is good to return to the 'experts' who discussed their previous unemployment and ask them whether the plan(s), perhaps five in all, include important things which would have helped them. The trainer should add any missing things. Particular emphasis should be placed on taking time for oneself, asking for help, letting people know that, for the moment, you are feeling very down. Items of this sort should be included.

Module VII. Wrap-up

The wrap-up should include a brief review of the day. The trainer should review the objectives and ask if people's goals were met. If possible, the registration list should be copied and a copy given to each participant. At this point, forms on which attendees can express interest in

Job Search Skills
Placement Assistance
Relocation Information
Retraining Information
Information about local schools
Information about legal services
Information about credit counseling
and other things can be circulated.

The day can conclude with a session involving people connected with unemployment benefits, and a request to hand in an evaluation.

Appendix I

COPING WITH UNEMPLOYMENT

We are asking you to complete this brief form to help us make this session as useful to you as possible.

Name _____

Address _____

Phone # _____

How long have you been unemployed?_____ (or)

When do you expect to be laid off? _____

What was your last job?_____

What is/was the name of your company/employer?

_____

Have you ever been unemployed for more than three months before?_____ If yes, would you be willing to share some insights from that experience with this group? _____

Would you please tell us what topics are most important to you today?

Please check the most important twice.

___Unemployment Insurance
___Health Care
___Financial Counseling
___Legal Assistance
___Mortgage Arrangements
___Stress Management
___Training Opportunities
___Career Counseling
___Job Search Assistance
___Time Management
___Family Issues

What are the areas of your greatest concern?_____

_____

Is there anything you would like discussed which

is not mentioned above?_____

Thank you

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		Rent					303 45
452	2/6	United City Bank	156 30				156 30
		Car Payment					147 15
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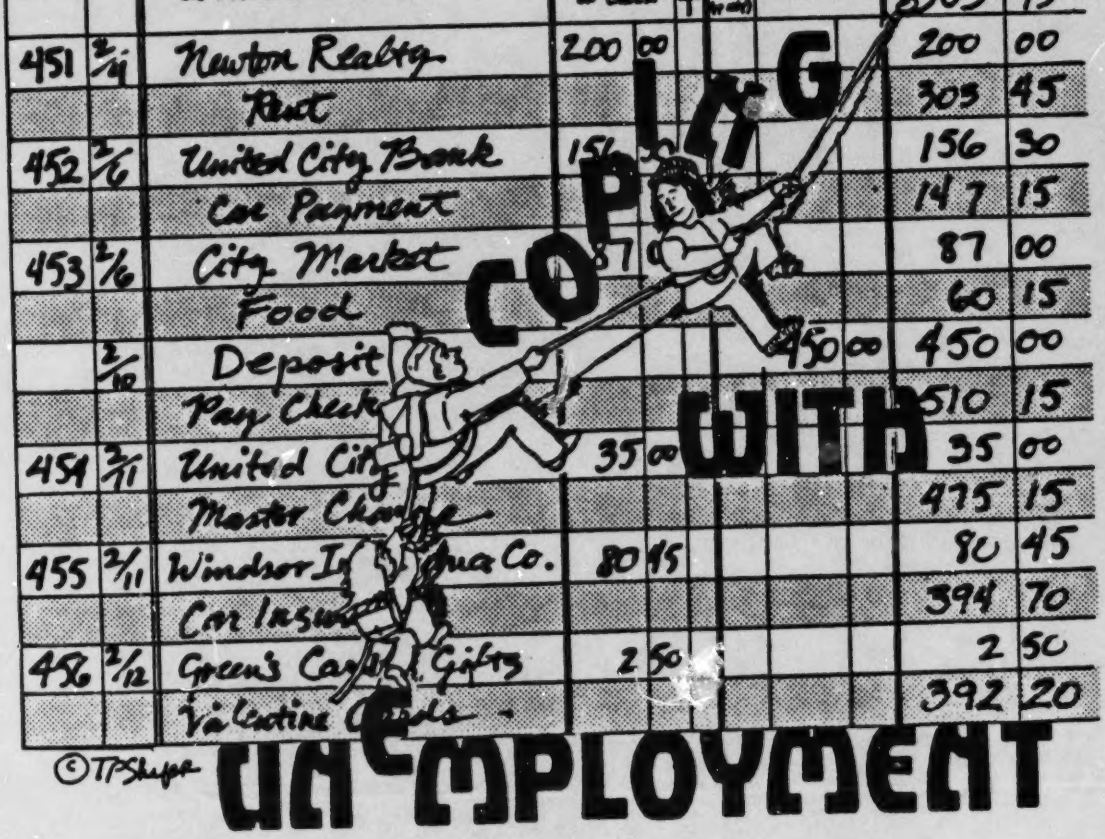
		Food					60 15
	2/10	Deposit				450 00	450 00
		Pay Check					510 15
454	2/11	United City	35 00				35 00
		Master Charge					475 15
455	2/11	Windsor Insurance Co.	80 15				80 45
		Car Insurance					394 70
456	2/12	Green's Card & Gifts	2 50				2 50
		Valentine Cards					392 20



YOUR JOB HAS LEFT YOU?

WHAT DO YOU NEED TO KNOW TO GET THROUGH YOUR UNEMPLOYMENT?

YOU NEED TO KNOW WHAT FACTORS HELP REDUCE PROBLEMS AND STRESS.

THIS BOOKLET IS DESIGNED TO HELP YOU OVERCOME UNEMPLOYMENT-RELATED PROBLEMS AND TO HELP YOU AND YOUR FAMILY THROUGH THIS PERIOD. PEOPLE WITH FEW PROBLEMS OR WHO CAN MANAGE PROBLEMS DURING UNEMPLOYMENT FIND NEW JOBS MORE EASILY. MONEY, INFORMATION, AND SUPPORT ARE THE CRITICAL FACTORS.

THIS BOOKLET IS WRITTEN TO SHOW YOU HOW TO GET ALL THE HELP AND BENEFITS FOR WHICH YOU'RE ELIGIBLE. IT IS ALSO WRITTEN TO SUGGEST QUESTIONS TO YOU AND TO SUGGEST THAT YOU SPEND THE FIRST FEW DAYS AFTER LAYOFF ASKING LOTS OF QUESTIONS. THEN, IT TURNS TO ALL THOSE PROBLEMS WE MEET IN DAILY LIFE AND DISCUSSES THEM AND MAKES SUGGESTIONS ABOUT WAYS TO COPE WITH COMMON PROBLEMS. THERE'S ALSO A SECTION ABOUT SPECIAL PROBLEMS, DRINKING AND DOMESTIC TROUBLE.

MOST OF ALL, THIS BOOKLET TRIES TO SHOW YOU THAT THERE IS HELP OUT THERE. REMEMBER, PEOPLE NEED PEOPLE - ESPECIALLY DURING TIMES LIKE THESE, JUST WHEN IT'S MOST DIFFICULT TO REACH OUT. BUT DO JUST THAT. REACH OUT TO TAKE AND GIVE HELP.

If you are like many people who have lost jobs because of massive layoffs or because the plant closed, you've had a very bad day. It's also a day full of questions:

What do I do now?

What will happen to my family?

What about the bills?

How can I get through this?

Where can I turn for help?

Unemployment is difficult for many reasons, but one important reason it's so hard is because it is so uncertain. And those uncertainties make things worse. We worry, we feel rejected, we become angry, we are afraid and resentful, and we are depressed. Unemployment is not normal, but FEELING BAD ABOUT IT IS. It is perfectly natural to feel angry, rejected, afraid, resentful and depressed. Ask other people who are unemployed. They'll tell you and you'll be surprised at first how similar your feelings are to theirs. There are two very important things to remember. First, unemployment is not your fault; you did not cause this and there's nothing you could have done to avoid it. Second, the more you know, the less uncertain you are. And uncertainty is at the root of at least some of the bad feelings associated with unemployment.

So, knowing what the problems will be, finding out what resources can help you with them, and then planning to cope with the problems, will all reduce uncertainty. Your unemployment won't be fun, but it may be less difficult and will often provide you a time for exploration and change.

The very best thing you can do for yourself and your family at this time is to ask questions.

Ask about your severance.

Ask about your rights.

Ask about your Unemployment Insurance.

Ask about medical care.

Ask about other kinds of insurance.

Ask about delaying payments.

Ask about delaying mortgage payments.

Ask about plans for deferring utility payments.

Ask about all the resources available.

Ask about help in case anything goes wrong.

YOU HAVE NO IDEA WHAT YOU ARE ELIGIBLE FOR UNTIL YOU ASK.

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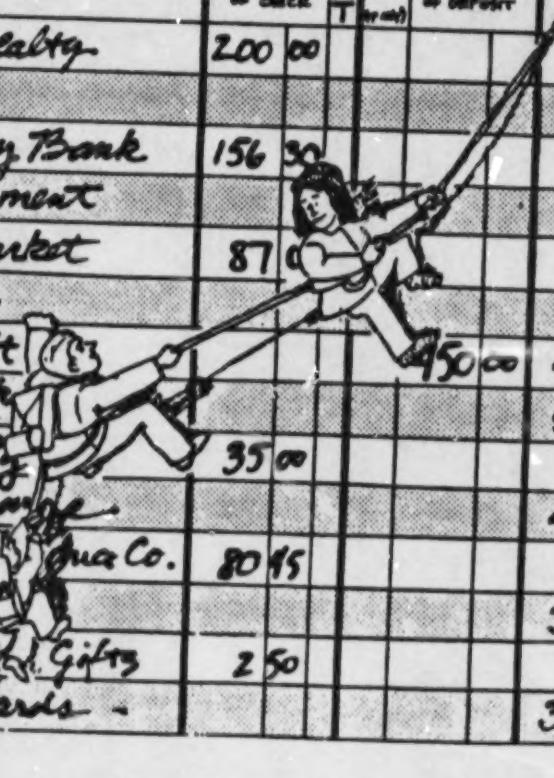
maintaining economic stability

CHECK NO.	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(−) AMOUNT OF CHECK	✓ T	(−) CHECK FEE (if any)	(+) AMOUNT OF DEPOSIT	BALANCE
							503 45
451	2/4	Newton Realty	200 00				200 00
		Rent					303 45
452	2/6	United City Bank	156 30				156 30
		Car Payment					147 15
453	2/6	City Market	87 00				87 00
		Food					60 15
	2/10	Deposit				450 00	450 00
		Pay Check					510 15
454	2/11	United City	35 00				35 00
		Master Charge					475 15
455	2/11	Windsor Insurance Co.	80 45				80 45
		Car Insurance					394 70
456	2/12	Green's Cards & Gifts	2 50				2 50
		Valentine Cards					392 20



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MAINTAINING ECONOMIC STABILITY

If you are going to be able to maintain yourself and your family during this period, it's a good idea to take care of all the financial details you can as early as possible. Anyone who might be out of work for even a few weeks will have to do some hard thinking about money and benefits.

1. GET ALL THE INFORMATION POSSIBLE FROM YOUR EMPLOYER AND YOUR LOCAL EMPLOYMENT SERVICE OFFICE ABOUT YOUR UNEMPLOYMENT INSURANCE BENEFITS.

   (Your union will undoubtedly help you a great deal here.)

2. MAKE A BUDGET PROJECTION

   A. List all your NECESSARY EXPENSES--house payments, rent insurance, utilities, food, car payments, other payments, and car expenses.

   B. List your family income, including your UI.

   C. Make this projection for a few months. (For instance, in one midwestern state, the average length of unemployment is 18.1 weeks, so it would be wise to do your budget projection for six months.)

   D. Maybe your figures will show that all essential expenses will be met but that entertainment, vacations, and monthly savings will have to go. In that case, although you will probably feel the pinch, you can survive without a lot of trouble for six months, if necessary.

BUT

Your figures might indicate that you're going to come up very short. IT'S IMPORTANT TO KNOW THIS AS EARLY AS POSSIBLE BECAUSE THERE ARE THINGS YOU CAN DO. INFORM YOUR CREDITORS OF YOUR JOB LOSS AND SEE WHAT ARRANGEMENTS THEY WILL MAKE FOR YOU TO MAKE

PARTIAL PAYMENTS. CHECK WITH YOUR UNION AND YOUR LOCAL UNITED COMMUNITY SERVICES. THEY OFTEN HAVE PROGRAMS TO HELP EXTEND PAYMENT PERIODS. GET ADVICE FROM LOCAL LEGAL SERVICES OR CREDIT COUNSELING GROUPS IN YOUR AREA BEFORE YOU DECIDE WHAT TO DO. THEY MAY ADVISE YOU TO USE SAVINGS, DEPENDING ON THE INTEREST RATE YOU'RE GETTING; THEY MAY OR MAY NOT ADVISE YOU TO BORROW.

GET ALL THE INFORMATION POSSIBLE... MAKE A GUESS PROJECTION.

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3. Find out whether your pension plan is portable and get some advice about whether you should cash it in (sometimes a good strategy for younger people), keep it, or even continue contributing if you can.

4. Find out about severance and/or vacation pay. If you don't need it to make ends meet right away, put it in short-term money certificate funds or all-savers certificates at a local bank (Which will help you borrow later if you wish).

5. If you do get a lump sum at the end of employment, check with a local group, maybe even the local tax office, about how not to get a big tax bite taken out of this money.

6. Check on your insurance, house and life especially - Medical is discussed below. If possible, don't let it lapse if you pay it yourself. If you have a good group plan see about having it extended. If all else fails, do some comparison shopping and see about getting inexpensive interim insurance.

IF IT SEEMS THAT YOU CAN MAKE DO WITH ONE CAR...

7. If you have two cars, and both of them are insured, and if it seems that you can make do with one during your unemployment period, cancel the insurance on the one you won't be driving. This will provide you with a check for the balance of the premium at a time when you might really need it.

8. Check to see what job-hunting assistance your employer will give you. This help can be of many kinds:

   A. Checking around to turn up job leads

   B. Helping you with resume writing

   C. Allowing you to call and be called at work and giving time off for interviews

   D. Almost the most important - writing your letters of reference

   E. Your union may want to bargain for special help

9. This may also be the time to consider joining your local credit union if you haven't already. Now, while it may be important to keep money in your bank, especially if that bank holds your mortgage or if you want to borrow, joining your credit union for a modest fee may allow you to become a member of the local cooperatives for one fee, which is included in your initial deposit.

In this area of income maintenance, as well as the other areas we'll discuss, three things are crucial. They are:

   A. INFORMATION ABOUT WHAT MONEY WILL BE COMING IN AND HOW YOU MIGHT POSTPONE PAYING SOME MONEY OUT.

   B. PLANNING CAREFULLY FOR THE COMING WEEKS OR MONTHS.

   C. DEVELOPING THE CAPACITY FOR ASKING PEOPLE FOR INFORMATION, ADVICE, AND SUPPORT. (This ranges from asking for advice from banks, UI offices, and your employer and union, to asking friends

for job leads, to asking your kids not to play three stereos full blast when you're feeling a little tense.)

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ASKING YOUR KIDS NOT TO PLAY STEREOS FULL BLAST.

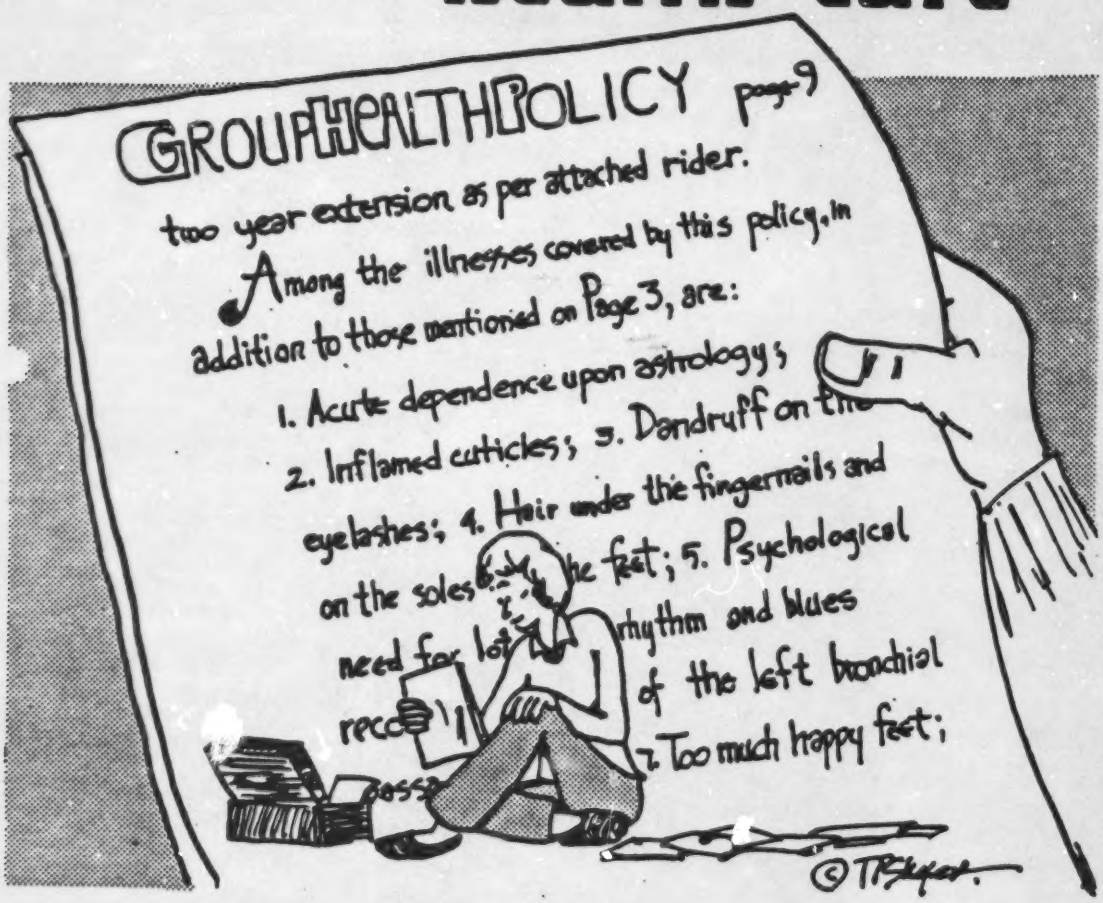
MAINTAINING FINANCIAL STABILITY

CHECKFORM

DO I HAVE THE ANSWERS TO THESE QUESTIONS?

1. How much will my UI amount to?
2. When does it start? When do I go to apply?
3. Do I have accrued vacation or sick time and will I get a lump sum payment in my last check?
4. What happens to my life insurance if it's an employer-paid policy? What should I do if I wish to continue it? Or if I wish to cash it in? Which is the best course? Have I asked the personnel officer?
5. What about retirement contributions? Have I asked advice about what I should do with this money, leave it or cash it in? When will I get the funds if I cash it in?

maintaining health care


GROUP HEALTH POLICY page 9
two year extension as per attached rider.
Among the illnesses covered by this policy, in addition to those mentioned on Page 3, are:
1. Acute dependence upon astrology;
2. Inflamed cuticles; 3. Dandruff on the eyelashes; 4. Hair under the fingernails and on the soles of the feet; 5. Psychological need for lot rhythm and blues reco of the left bronchial
7. Too much happy feet;
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MAINTAINING HEALTH CARE

If you've had 30-60 days notice of layoff, you're fortunate. First, consider these questions:

1. Will your health insurance coverage extend beyond the date of your layoff?
2. Is there some way you yourself can continue to participate in your group insurance after layoff? (This may be possible but expensive.)
3. Is there any other inexpensive group plan you can join while you're between jobs?
4. Are there clinics where health care is available, either at reduced cost, or on a sliding scale, or at no cost?
5. Is there (there probably is) a Hill-Burton facility in your area? (Hill-Burton facilities are hospitals or other health care centers that were built or expanded with federal funds in exchange for a pledge to provide low-cost or no-cost health care for people who qualify.) Check with such a local facility about whether you would qualify.
6. Will your physician continue to care for you and permit you to come to some arrangement for deferred or reduced payment?
7. Can you enter retraining and get health insurance cheaply as a student?

THESE POINTS ARE ALWAYS IMPORTANT BUT ARE PARTICULARLY CRUCIAL IF

A. THERE'S A CHRONIC ILLNESS IN THE FAMILY.

B. THERE'S A PREGNANCY IN THE FAMILY.

C. THERE ARE SMALL CHILDREN IN THE FAMILY.

If you've had notice of more than a few days, this is the time to use your health care benefits.

A. If you've delayed an appointment or treatment, see to it now.

B. If someone else in the family has delayed an appointment or treatment, take care of it now.

C. Get a checkup now while you can do it easily. Not only should you do this because you're entering a stressful period, but a physical may be required at your own expense before you can take a new job.

D. If your spouse is going to take a job for the first time in a while in order to help out, he/she should get a physical on your health insurance for the same reasons.

E. If an illness is diagnosed and treatment begun before your coverage expires, most health insurance policies will cover <u>all</u> the treatment for that illness even after your health insurance expires.

GET A CHECKUP NOW...

MAINTAINING HEALTH CARE

CHECKFORM

DO I HAVE THE ANSWERS TO THESE QUESTIONS?

1. Have I asked to be laid off on the first rather than the last day of the month so that I'll get an extra month of health insurance coverage?
2. Does my coverage extend beyond layoff? If so, how long?
3. How expensive is continuation of the present health coverage by myself?
4. Are there other group plans I could join temporarily? How much would they cost?
5. What are some local Hill-Burton facilities I could use if my coverage cannot be kept up?
6. Have I inquired from my doctor and/or dentist if I can defer payments because of unemployment?
7. Have I (and the family) had checkups before my coverage lapses?
8. Have I talked with someone in the personnel section and the union about all this?
9. Will I be retraining? If so, can I get health insurance as a student?

maintaining good nutrition

MAINTAINING GOOD NUTRITION

Eating Out

Most of us tend to save time rather than money, especially in food preparation. Many times, we are also sacrificing good nutrition. NOW IS THE TIME TO BE AWARE OF THE TRADEOFFS.

1. Not all fast food is bad food.
2. Not all fast food is expensive.
3. Choose carefully; you may actually get a better deal eating some types of fast foods than you would if you prepared them yourself.
4. Somebody does have this information; sometimes it's the local extension agency, or people at the local school or community college.

SO, DON'T CURTAIL EATING OUT COMPLETELY: JUST GET THE BEST BUY YOU CAN.

NOT ALL FAST FOOD IS BAD FOOD.

AND TRY SOMETHING DIFFERENT. CHURCH GROUPS AND SERVICE CLUBS OFTEN HAVE TERRIFIC CHURCH SUPPERS, FISH FRIES, OR BARBECUES. KEEP AN EYE OPEN FOR THEM BECAUSE THEY ARE GOOD VALUE AND SOMETIMES A LOT OF FUN.

Marketing

The coupon campaigns most supermarkets have are a good way to save money at the grocery store. However, as you probably have noticed, shopping carefully with coupons not only takes time, but often requires that you drive to several stores. Plan carefully here. Are you using so much gas that the savings at the store are lost?

This is probably also the time to experiment, if you haven't already, with no brand or house brands.

YOU WILL NOTICE THAT SOME COUPONS ARE USEFUL TO YOU AND SOME ARE NOT. OBVIOUSLY, THE SAME HOLDS TRUE FOR OTHER PEOPLE. SO, SET UP A COUPON EXCHANGE IN YOUR NEIGHBORHOOD OR WITH OTHER PEOPLE IN YOUR FAMILY WHO LIVE IN OTHER HOUSEHOLDS. INCIDENTALLY, THE BEST PLACE FOR COUPON EXCHANGE IS THE WORKPLACE. SO, AT YOUR NEXT JOB, YOU MIGHT JUST PUT A BOX WITH A SIGN AND YOUR UNWANTED COUPONS NEAR THE COFFEE MACHINE.

This is also the time to find out whether there are FOOD CO-OPS in your area and if there are, whether they provide the kind of food that you and your family would use. Food co-ops, of course, became very popular with people who had trouble making ends meet during the Depression, but many developed during the sixties as well. People who use co-ops extensively report that, in exchange for a few hours' work per month, they realize savings up to 40 percent of their former food bills, even when they shopped very carefully at their markets.

CHEAP IS CHIC AND FASHIONABLE.

Cooking and Food Preparation

If you or your spouse and/or other members of the family really hate food preparation, this is going to be a harder time for you than for others. But a lot of people don't like cooking because they have never learned or because time is always too short. Now is a good time to learn.

1. Depending on your age, your parents (or aunts) or grandparents cooked a lot differently from the way we do now. These people and others of their generation who live near you can probably teach you:

   A. What's good that is cheap.

   B. How to make it.

   C. How to can, preserve, and freeze many things.

2. Organized groups can help to extend food dollars: local extension services, church cooking groups, local adult education groups, or local consumer groups. (IN ONE COMMUNITY IN MICHIGAN, IN 1974-75, THE LOCAL COMMUNITY COLLEGE CONTACTED OLDER RESIDENTS WHO HAD BEEN THROUGH THE DEPRESSION AND DEVELOPED A SERIES OF WORKSHOPS AND MATERIALS ABOUT GOOD FOOD FOR VERY LITTLE MONEY - THIS COULD BE DONE ANYWHERE.)

3. Think about new types of meals, baked beans or very hearty soups, and make them projects. We are discovering that this type of eating is better for us, and for the first time, cheap is chic and fashionable.

4. If you have the space, and your unemployment episode is during the summer, plant a garden if you haven't before. But do it with an eye to how you will be cooking. Again, get some advice or you'll

be eating zucchini in 1990. In the late summer and fall, go and pick your own fruit and do good things with it.

5. Even if you don't have the space to grow something, there are other options:

   A. Your community may have communal ground on which you can rent a plot for very little OR

   B. A neighbor, especially an older neighbor, may let you use his/her yard in exchange for some of the produce.

6. Go fishing. If you like fishing or someone in the family does, and if there is someone who doesn't mind cleaning fish, that is an economical and, for some people, very pleasant way to stretch food dollars.

7. Be very careful about making plans for canning and preserving food you have grown for the winter. If you haven't done it before, and if you don't know how, it may end up being a costly procedure that won't yield you much. Freezing is always simple but is not appropriate for many fruits and vegetables. If you're new at canning and preserving, ask someone, an older family member or neighbor, for advice and assistance and maybe the loan of some jars in return for some of your vegetables, fruits, jams, and jellies.

maintaining homes

MAINTAINING HOMES

The conventional wisdom has always been that, whatever happens, let it go if you're unemployed. In some cases, that's still good advice; so this is not the time to buy a new range, microwave, washer-dryer or other major appliance. This is probably not the time to do major repairs or remodeling of your house either through a contractor or by yourself (at a time critical for job search). Nevertheless, things break, and, less obviously, this sort of thing can be very annoying at a time when annoyance is a major factor because of unemployment. Improving some little things around the house that need attention may just improve your outlook a lot. Here are some options:

If a major appliance, or a roof, or something catastrophic like that gives you trouble, you can:

A. Ignore it.

B. Instead of making a major purchase or repair,

   1. Borrow an appliance from a family member or a friend, or

   2. Buy a cheap, workable used model through the newspaper, a friend who knows about such things, or through a garage sale.

IF A MAJOR APPLIANCE GIVES YOU TROUBLE....

C. Make an absolutely necessary major repair by

1. Patching it or having someone patch it for the interim;

2. Having the job done well but less expensively through someone who does this by referrals from friends; or

3. Doing it yourself, with the help of some friends.

Suppose, for example, that even a patch job on the roof or a furnace repair or a hot water heater repair or replacement is too much. You can finance some of the cost through the proceeds of a garage sale. That is always a great way to get a little extra money and to clean things out as well.

The above advice all points the same way: suppose something really major must be repaired or replaced, and in this case, doing it cheaply is a false economy because it's too complicated or requires too much skill for you to do it yourself.

D. Talk with the bank that holds your mortgage and explain to them that the value of your property (and theirs) is jeopardized. Despite your unemployment, you may very well get a homeowner's loan easily or advice on how to cope with this situation.

Sometimes you'll escape major problems, but don't underestimate the value of the psychological lift you'll get from a little inexpensive sprucing up. Remember, you'll probably be at home more during this time. Don't make a career of home improvement, but do a few little things for your own sake. AND, do them when you would ordinarily do them, nights and weekends mostly, with an occasional daytime effort. Days are for job search, and weeks and weekends

should remain in the rhythm you've developed during your working life and the one to which you'll return very soon.

1. Swapping services. You are good with car repair or interior painting and you want some help with laying tile or wallpaper or making curtains. Check through your network of family, friends, neighbors, and through their networks, and find someone who wants what you can do. When you find the person, write up all the details of the swap very clearly so everything will be done right and there will be no problems later on.

2. Extended swapping. Maybe you don't have any skills that are easily exchangeable. Try something like this. A woman in the next block will make curtains or do other sewing, but needs her lawn mowed. This may be the time to let your kids contribute their time and work to the whole family effort through a swap. The youngster will have his/her own agenda for making the best of the swap.

3. Garage sales. Go to them. Often the person who paid the high dollar for some atrocity you sold will be selling something you would like for peanuts. Also give them yourself - or better yet - give a cooperative garage sale among some friends, family, and neighbors.

4. Even if you don't have a house (and a house can be a major problem at a time like this - renters are the lucky ones), plant something, even just a window box, or better yet, a cooperative garden plot. Most communities now have pieces of land that you can use free or almost free for gardening - just be sure they're nearby or you can spend a fortune driving out to weed and water.

5. And, just as you've probably done a personal inventory as a prelude to job search, do one at home. Even if you don't have a garage sale, get things in order and get rid of unused, unwanted things by selling them, giving them to friends or family in exchange, or to the Salvation Army (and getting a tax deduction).

PLANT A WINDOW BOX....

BE VERY CAREFUL ABOUT PEOPLE TO WHOM YOU RENT A ROOM....

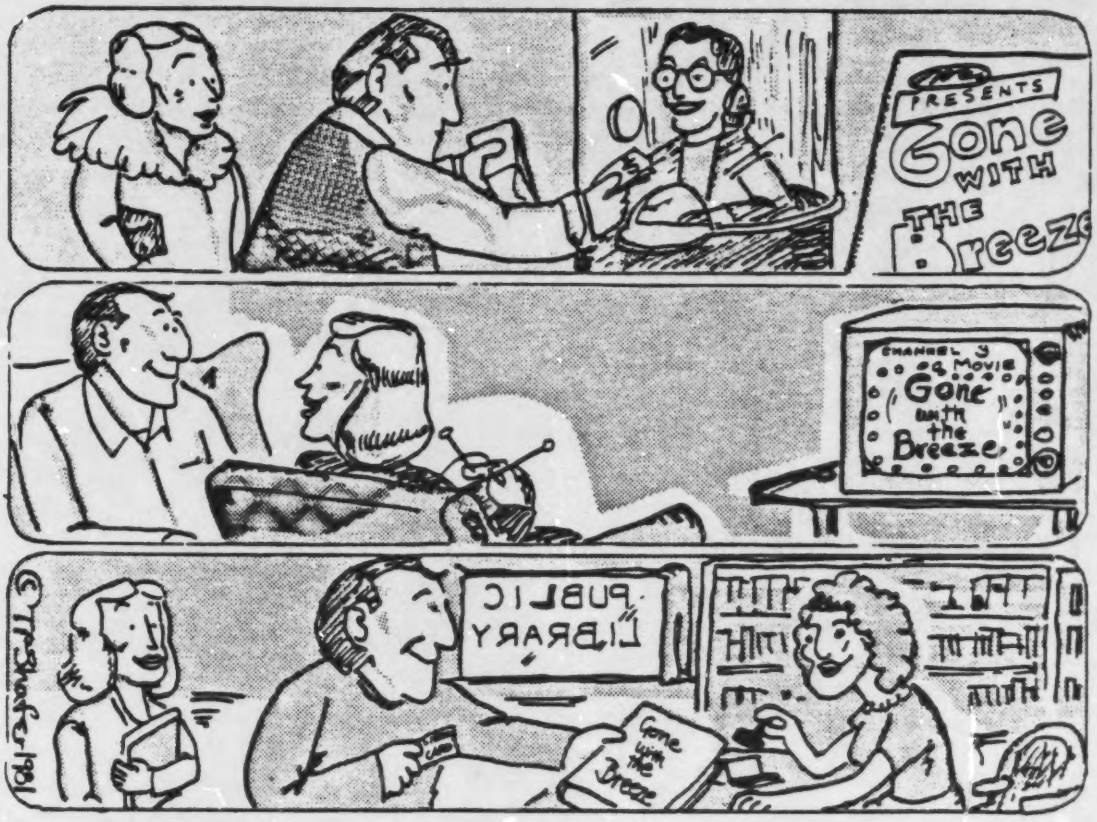
6. Things may be so tight financially that you really need extra income to meet the house payments, the taxes, and the utilities, even if you have talked with the banks, the local tax assessor, and the utility companies. Most people these days would advise you against selling your house or trying to sell it because of the interest rates and the economic situation. Furthermore, it may be a psychological blow to you. Consider whether the house is saleable; whether it's too large and you'd be better off in a smaller place; or whether it's your security and what you've worked for all these years. Then decide. The chances are small that you'll be forced to sell, and often the cost of moving out yourself, renting your present house and settling for an apartment at a seemingly lower price might be costly in transaction costs, such as moving charges, fix-up in either place, and any damage your tenants might do.

7. Consider temporary room rental. Depending on where you live and what your house is like, you can probably rent a room with access to a kitchen and use of the bath for between $100 and $150 a month. While the money can be a big help, be very careful about the people to whom you rent a room. It's best to [illegible]mers through family, friends, or your [illegible]ch. Be sure your tenant's finances are secure for the time of the lease (if you have one). Talk to the person at length. Describe your life and your family, and your requirements (you go to bed at 11 and need quiet). Be aware of your tenant's requirements (she/he may work until 12 and need to get into the house late). Work it all out in laborious detail beforehand or you'll be sorry.

8. If you're young and presently single, this job loss may be just what you need to send you through some training or back to school. You will probably have to give up your apartment. Consider temporary room rental that's within your budget. Sometimes, you can do chores outside or inside to pay for all or part of your room and sometimes even your board. Child care in two-worker families and/or some household and house maintenance help are frequently needed, and many families are happy with either women or men as boarders or roomers. Be very careful that you know what this household is like, and if you're going to be working for your room and/or board, write down all the details and put them in a contract. Be sure to recognize possible points of contention; if no overnight guests are allowed, honor that.

TAKING IN ROOMERS AND BOARDERS USED TO BE VERY COMMON. FOR MANY YEARS, IT'S BEEN RARE. IT'S OBVIOUSLY ECONOMICAL AND HELPFUL TO ALL CONCERNED BUT CAN CREATE PROBLEMS UNLESS EVERYONE'S REQUIREMENTS ARE UNDERSTOOD AT THE BEGINNING. IN MANY CASES, WHAT WAS EXPECTED TO BE A TEMPORARY ARRANGEMENT TURNED OUT TO BE SO USEFUL AND HAPPY THAT IT CONTINUED EVEN AFTER THE IMMEDIATE NEED WAS MET.

maintaining social ties



MAINTAINING SOCIAL TIES

1. AS SOON AS YOU KNOW THAT IT'S LIKELY YOU'LL BE LAID OFF, AND AS SOON AS YOU ARE, TELL THOSE PEOPLE WHO CARE ABOUT YOU. If you don't tell them right away, family and friends may feel you don't trust them enough, and they will think you don't feel you can come to them with problems. Sometimes, you have to go through telling people about your job loss for their sake, to make them feel part of your life, out of consideration for them.

   A. Your spouse and your kids should know immediately. However painful it might be, the whole family will need each other more than ever to cope with this.

   B. If you have a good marriage, this will be a hard time and things may not go as well as usual during this time. You'll have a much better chance if your spouse and kids know that you will be going through some internal pain and that while you'll be as considerate of them as you can, you'll need them to support and help you.

TRY TO ARRANGE A MORATORIUM ON LONG-TERM CONFLICTS.

C. Sometimes problems bind us together. A marriage in trouble might get a new direction and improve. It also might end up more seriously damaged. If possible, try to arrange a moratorium on long-term conflicts until after this one is past. If at all possible, avoid making any other major life-decision at this time.

2. Telling your family and friends who care about you may not be easy, but it's important to do it. People who care about you will help as much as they can, and they will keep their eyes open and will probably even ask their friends to keep their eyes open for jobs.

IT'S IMPORTANT NOW FOR YOU TO REALIZE FULLY AND FOR YOU TO LET OTHERS KNOW THAT YOUR UNEMPLOYMENT WAS NOT YOUR FAULT. IT WAS UNAVOIDABLE JUST AS BEING IN AN EARTHQUAKE IS UNAVOIDABLE. PROBABLY MOST PEOPLE WILL UNDERSTAND WHY IT IS THAT YOUR PLACE HAD LAYOFFS. BUT BE PREPARED TO TELL PEOPLE WHAT IT WAS YOU DID AND HOW THE ECONOMY AFFECTED YOUR JOB.

3. If you feel that this experience will hit you and your family very hard, and if there have been some problems anyway, think seriously about talking with your pastor or doctor. Use everything that's available to you.

4. Go through your Christmas card list, your address book, and the drawer where you keep old letters. This is not the time for isolation but the time to start getting back in touch with people who might know of jobs. If you ask someone for a reference or they give you a job lead, BE SURE YOU LET THEM KNOW HOW IT CAME OUT.

5. YOUR WEEK IS FOR JOB SEARCH, TRAINING, RETRAINING, GETTING YOUR PERSONAL INVENTORIES DONE, AND GETTING THE DETAIL WORK OF GETTING UNEMPLOYMENT COMPENSATION COMPLETED. WEEKENDS AND EVENINGS SHOULD CONTINUE TO BE A TIME FOR LEISURE. You may have to change your leisure patterns to accommodate your new tighter budget.

A. HAVING FUN

1. List the costly things you do.

2. List the cheap things you do.

3. Make a third list for you and the family with all the cheap things you all like. Add to it one or two cheap things you've never done. If you have to, add to the list one costly thing you all agree that one or more of you love -- an activity you would rather sacrifice something else for than give up.

B. TRY TO RETAIN ONE OUTDOOR ACTIVITY. Cross-country skiing or ice skating, swimming or softball, for example. Try to start an inexpensive one if you don't have a favorite one.

C. MAINTAIN ONE SOCIAL ACTIVITY A WEEKEND AT LEAST. Phone a friend, neighbor, or family member and go someplace inexpensive. Don't choose just anything that's free; most people are not crazy about livestock shows or public lectures on dull subjects. Try a picnic in a park, a potluck, a trip to the botanical garden, a church supper, a high school band concert, a school play, but do it with somebody. Try buying a cheap corn popper (about $13.00) and having popcorn with TV at home rather than going to movies for a change.

D. DON'T GO ON A VACATION WHEN YOU'RE LAID OFF. You need a few days to find your equilibrium and get things organized. Then you need time for a job search. But do treat yourself and your family to a weekend expedition, if that's possible, to visit family, and maybe even to go somewhere on a day trip with friends. You should take your vacation after you get your new job. You may actually need it then to overcome all the stress you've been under and you'll enjoy it more. If possible, ask to start your new job a few days late.

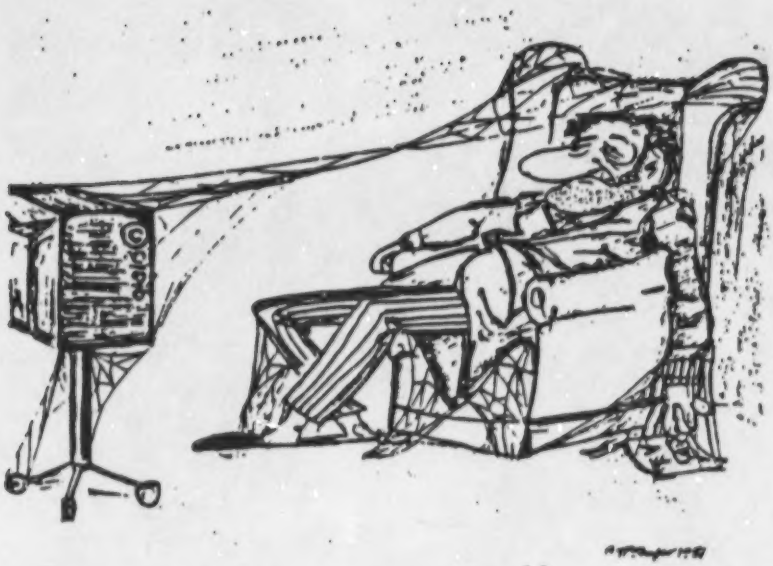
E. MONEY, OR THE LACK OF IT, OFTEN ENDANGERS OUR SOCIAL TIES. You can't go out with friends to your usual haunts, but your good friends will still want to see you and will go along with a less expensive kind of entertainment. Potlucks and picnics are cheap and fun.

F. MONEY, OR THE LACK OF IT, FOR GIFTS IS HARD. Your kids, depending on their ages, should know that some things will have to be postponed. If a birthday comes up, an IOU for the long-promised and long-desired bike is a good idea. For spouse, other family, and close friends, IOU's are also good. Try three breakfasts in bed for a husband or wife, a couple of car washes, a full day together alone - the list is endless, and the gift of time and implied hope is valuable.

G. CONTINUE WITH YOUR CHURCH INVOLVEMENT AND YOUR INVOLVEMENT WITH YOUR CHILDREN'S SCHOOL. Try to take some new classes yourself, whether for vocational training or just for self-improvement. It's important to meet new people and to continue your own development as well as to keep up with acquaintances. Often, this is very inexpensive. Even less expensive is some new activity.

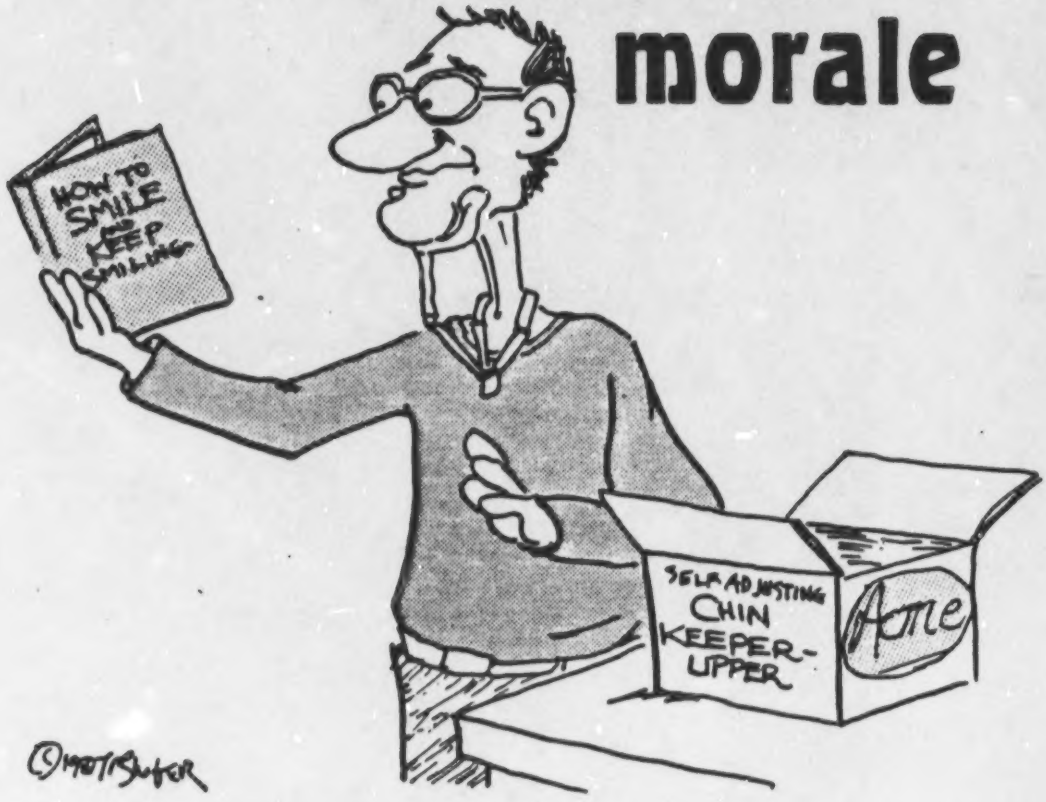
1. Join a group you didn't have time to join before.
2. Take on a new committee assignment.
3. Give a part of your time - but not all of your weekly job-search time - for some volunteer work. If the work, say in a local hospital or senior home, is like work you might choose for a new career, this activity helps to build your resume. AVOID TAKING ON TOO MUCH VOLUNTEER WORK AND THEN DOING IT POORLY OR GIVING IT UP QUICKLY: THAT WILL ONLY MAKE YOU FEEL GUILTY AND MAKE SOMEONE A LESS EFFECTIVE REFERENCE FOR YOU LATER ON.

4. Keep in touch with the people you used to work with. If it wasn't more than a plant friendship, leave it that way, but don't let yourself be cut off from people you liked.



DON'T FALL INTO THIS TRAP

maintaining morale



MAINTAINING MORALE

Unemployment is a stressful event. It ranks fairly high on the stress scale, and even if you don't have any physical or emotional illness as a result - and most people don't - you are not going to feel good. Admit to yourself and to others who are close to you how you feel. Think about the fact that, despite the reality of the situation, you probably feel guilty at the same time that you feel a sense of relief and relaxation - about which you promptly feel guilty again. Unemployment is not normal, BUT FEELING BAD ABOUT IT IS.

You will probably go through several phases:

1. You'll deny it. This can range from believing up until the last minute that YOUR job will be saved - all the way to getting up in a rush in the morning and driving off to work and sometimes even getting there before you remember that there's no longer any job.

2. You'll be angry. At everything. The boss, everyone who's being laid off, those people who aren't, the personnel officer, the entire system, your family and friends, and yourself.

3. You may know perfectly well that your job was doomed for months, but you may try to bargain to remain, to stay and do anything rather than leave.

4. At some point, probably several points, you'll be depressed. It will seem like a time of no hope, and no options. However difficult, this is the time not to let down, this is the time to take action, make more calls, write more letters, go out and jog two miles. If your depression feels deep and persists, talk about it with your spouse. If he or she thinks it's persisting, you might both talk with someone such as your pastor or doctor, who might suggest someone else worth talking to.

5. Finally, you will stabilize - and if this time coincides with your beginning your new job, you'll need this peace

of mind as you take on something new that has its own stresses.

Take a look at the attached list of phases of unemployment and see where you are. What is most important to avoid is allowing these phases to interact. Obviously, the sooner you get a new job, the better, but it's particularly important to avoid having Depression (on the left-hand side) and Benefit Exhaustion and Intensive Job Search (on the right-hand side) occur simultaneously.

YOU'LL BE ANGRY.

THE PHASES OF UNEMPLOYMENT

Internal		External
The Grieving Cycle		The Benefit Cycle
Denial		Anticipation and
Anger		Job Loss
Bargaining		Adjustment to Job Loss with Benefits
Depression ---	dangerous connection ---------- ------	-- Benefit Exhaustion and Intensive Job Search
Acceptance ---	----------	--- Reemployment

UNEMPLOYMENT AND ALCOHOL

UNEMPLOYMENT AND ALCOHOL

Often people who have had small problems with drinking find that those problems increase in a frightening way during unemployment. All those things that make people take comfort in Southern Comfort just mount up when you're laid off: insecurity, worry, uncertainty, family arguments, loss of self-esteem, loss of hope.

Even the smallest sign of a drinking problem should be caught early. If you are ever:

- drinking alone,
- changing your behavior and becoming angry when you drink,
- sneaking drinks,
- having family arguments because of drinking,
- using money for drinking that was put aside for something else,
- blacking out, even for a few minutes,
- not remembering what happened last night,
- waking up hungover and shaky, or
- needing a drink to get less shaky in the morning--you need to think about getting help early.

Many workplaces can help you because of their employee assistance programs, but when you are laid off, YOU MUST TAKE THE RESPONSIBILITY YOURSELF - HOWEVER DIFFICULT THAT MAY BE. AND YOU MUST DO IT EARLY. GET TREATMENT BEFORE YOUR MEDICAL BENEFITS RUN OUT AND BEFORE YOU HAVE NO CHOICE BUT TO LOOK FOR A JOB INTENSIVELY. NOTHING WILL HURT A JOB SEARCH MORE THAN A DRINKING PROBLEM. IF YOU EVEN SUSPECT A PROBLEM, SEE YOUR LOCAL AGENCY.